

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Eastern District of North Carolina				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Williams, Steven			Name of Joint Debtor (Spouse) (Last, First, Middle): Williams, Linda Baker		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5140			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0358		
Street Address of Debtor (No. and Street, City, and State): 3401 Song Sparrow Drive Wake Forest, NC <div style="text-align: right; font-size: small;">ZIP Code 27587</div>			Street Address of Joint Debtor (No. and Street, City, and State): 3401 Song Sparrow Drive Wake Forest, NC <div style="text-align: right; font-size: small;">ZIP Code 27587</div>		
County of Residence or of the Principal Place of Business: Wake			County of Residence or of the Principal Place of Business: Wake		
Mailing Address of Debtor (if different from street address): P.O. Box 90422 Raleigh, NC <div style="text-align: right; font-size: small;">ZIP Code 27675-0422</div>			Mailing Address of Joint Debtor (if different from street address): P.O. Box 90422 Raleigh, NC <div style="text-align: right; font-size: small;">ZIP Code 27675-0422</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> 1-49</div> <div><input checked="" type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div>					
Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					
Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>					

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Williams, Steven**Williams, Linda Baker****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Williams, Steven**Williams, Linda Baker****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Steven WilliamsSignature of Debtor **Steven Williams****X /s/ Linda Baker Williams**Signature of Joint Debtor **Linda Baker Williams**

Telephone Number (If not represented by attorney)

September 17, 2011

Date

Signature of Attorney***X /s/ J.M. Cook**

Signature of Attorney for Debtor(s)

J.M. Cook 25352

Printed Name of Attorney for Debtor(s)

J.M. Cook, P.A.

Firm Name

**5874 Faringdon Place
Suite 100
Raleigh, NC 27609**

Address

Email: J.M.Cook@jmcookesq.com**(919) 675-2411 Fax: (919) 882-1719**

Telephone Number

September 17, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No.
 Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Steven Williams
Steven Williams

Date: September 17, 2011

Hummingbird Credit Counseling and Education, Inc.

CREDIT COUNSELING CERTIFICATION

Certificate Number: 308900-I340336B-56

Steven Williams

I CERTIFY that on August 24, 2011, at 1:50 AM EDT, Steven Williams received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Eastern District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

By: Victoria S. Wright, Esq.

Date: August 24, 2011

Title: Executive Director of Education



*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No.
 Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
 CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Linda Baker Williams

Linda Baker Williams

Date: September 17, 2011

Hummingbird Credit Counseling and Education, Inc.

CREDIT COUNSELING CERTIFICATION

Certificate Number: 308900-I340336B-56

Linda Williams

I CERTIFY that on August 24, 2011, at 1:50 AM EDT, Linda Williams received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in North Carolina, Eastern District, an individual briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

By: Victoria S. Wright, Esq.

Date: August 24, 2011

Title: Executive Director of Education



*Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Bank of America PO Box 15227 Wilmington, DE 19886	Bank of America PO Box 15227 Wilmington, DE 19886	Residence: single family home Location: 3401 Song Sparrow Drive Wake Forest, NC 27587		110,307.87 (395,000.00 secured) (408,292.00 senior lien)
Bank of America PO Box 15222 Wilmington, DE 19886	Bank of America PO Box 15222 Wilmington, DE 19886	Rental: brick duplex apt building Location: 806 North Street Durham NC 27701		81,300.63 (25,000.00 secured)
Bank of America PO Box 15222 Wilmington, DE 19886	Bank of America PO Box 15222 Wilmington, DE 19886	Rental: brick duplex apartment building Location: 808 North Street Durham NC 27701		81,229.70 (25,000.00 secured)
Bank of America PO Box 15222 Wilmington, DE 19886	Bank of America PO Box 15222 Wilmington, DE 19886	Rental: one bedroom duplex apt building. Location: 1013 Clarendon Street Durham NC 27701		79,908.00 (25,000.00 secured)
Bank of America PO Box 15222 Wilmington, DE 19886	Bank of America PO Box 15222 Wilmington, DE 19886	Rental: quad Location: 2207 S Roxboro Street Durham NC 27707	Disputed	99,808.00 (65,400.00 secured)
Bank of America PO Box 15227 Wilmington, DE 19886	Bank of America PO Box 15227 Wilmington, DE 19886	Rental: single family home Location: 2216 Lafayette Street Durham NC 27701		50,852.00 (25,000.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Steven Williams**
Linda Baker Williams

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Bank of America PO Box 15222 Wilmington, DE 19886	Bank of America PO Box 15222 Wilmington, DE 19886	Rental: single family home. Location: 606 Bacon Street Durham NC 27703		51,079.72 (27,000.00 secured)
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		29,109.52
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		38,968.64
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		36,237.15
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		34,624.16
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		43,616.54
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		67,580.61
Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Harrington Bank PO Box 2233 Chapel Hill, NC 27515	Personal Guarantee on Global R&S Note		63,924.42
Saxon Mortgage PO Box 161489 Fort Worth, TX 76161	Saxon Mortgage PO Box 161489 Fort Worth, TX 76161	Rental: brick quad Location: 2223 S Roxboro Street Durham NC 27707	Disputed	106,064.96 (65,400.00 secured)
State Employees Credit Union PO Box 29606 Raleigh, NC 27626	State Employees Credit Union PO Box 29606 Raleigh, NC 27626	Rental: single family home Location: 805 Ardmore Drive Durham NC 27713		87,352.37 (45,000.00 secured)
State Employees Credit Union PO Box 29606 Raleigh, NC 27626	State Employees Credit Union PO Box 29606 Raleigh, NC 27626	Rental: single family home Location: 1200 N Guthrie Ave Durham NC 27703		45,255.84 (15,000.00 secured)
State Employees Credit Union PO box 29606 Raleigh, NC 27626	State Employees Credit Union PO box 29606 Raleigh, NC 27626	Rental: single family home Location: 3702 Angier Ave Durham NC 27703		56,600.32 (30,000.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Wachovia Bank PO Box 105693 Atlanta, GA 30348	Wachovia Bank PO Box 105693 Atlanta, GA 30348	Rental: four plex apt building Location: 1203 Hearthside Street Durham NC 27707		103,687.69 (47,000.00 secured)
WellsFargo Bank PO Box 536205 Atlanta, GA 30353	WellsFargo Bank PO Box 536205 Atlanta, GA 30353	Rental: single family home Location: 2403 Stephenson Street Durham NC 27701		54,618.65 (25,000.00 secured)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Steven Williams** and **Linda Baker Williams**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 17, 2011**Signature **/s/ Steven Williams**
Steven Williams
DebtorDate **September 17, 2011**Signature **/s/ Linda Baker Williams**
Linda Baker Williams
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams,**
Linda Baker Williams

Debtors

Case No. _____

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	4	1,441,300.00		
B - Personal Property	Yes	6	23,688.09		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	9		2,371,627.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4		7,921.71	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		423,946.39	
G - Executory Contracts and Unexpired Leases	Yes	5			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,438.82
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,516.81
Total Number of Sheets of ALL Schedules		43			
Total Assets			1,464,988.09		
Total Liabilities				2,803,496.06	

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams,
Linda Baker Williams**

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: single family home Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	Tenancy by the Entireties	J	395,000.00	518,599.87
Rental: brick duplex (one bedroom, one bath) Location: 912 N Guthrie Ave Durham NC 27703	Tenancy by the Entireties	J	16,000.00	34,797.00
Rental: four plex apt building Location: 1203 Hearthside Street Durham NC 27707	Tenancy by the Entireties	J	47,000.00	103,687.69
Rental: single family home Location: 2403 Stephenson Street Durham NC 27701	Tenancy by the Entireties	J	25,000.00	54,618.65
Rental: single family home Location: 2216 Lafayette Street Durham NC 27701	Tenancy by the Entireties	J	25,000.00	50,852.00
Rental: brick single family home Location: 1615 Greenbriar Street Durham NC 27701	Tenancy by the Entireties	J	30,000.00	35,647.00
Rental: brick single family home. Location: 1617 Greenbriar Street Durham NC 27701	Tenancy by the Entireties	J	30,000.00	35,647.00
Rental: single family home. Location: 1006 Spruce Street Durham NC 27707	Tenancy by the Entireties	J	25,000.00	29,706.00
Rental: one bedroom duplex apt building. Location: 1013 Clarendon Street Durham NC 27701	Tenancy by the Entireties	J	25,000.00	79,908.00
Rental: single family home. Location: 609 Bacon Street Durham NC 27701	Tenancy by the Entireties	J	27,000.00	42,915.61
Sub-Total >			645,000.00	(Total of this page)

3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental: single family home Location: 608 Bacon Street Durham NC 27703	Tenancy by the Entireties	J	27,000.00	45,437.00
Rental: single family home. Location: 606 Bacon Street Durham NC 27703	Tenancy by the Entireties	J	27,000.00	51,079.72
Rental: single family home Location: 610 Bacon Street Durham NC 27703	Tenancy by the Entireties	J	27,000.00	43,551.39
Rental: brick duplex apartment building Location: 808 North Street Durham NC 27701	Tenancy by the Entireties	J	25,000.00	81,229.70
Rental: brick duplex apt building Location: 806 North Street Durham NC 27701	Tenancy by the Entireties	J	25,000.00	81,300.63
Rental: brick quad Location: 2223 S Roxboro Street Durham NC 27707	Tenancy by the Entireties	J	65,400.00	106,064.96
Rental: quad Location: 2207 S Roxboro Street Durham NC 27707	Tenancy by the Entireties	J	65,400.00	99,808.00
Rental: condo Location: 5529C Hornaday Road Greensboro NC 27409	Tenancy by the Entireties	J	45,000.00	48,126.00
Rental: single family home Location: 1200 N Guthrie Ave Durham NC 27703	Tenancy by the Entireties	J	15,000.00	45,255.84
Rental: single family home Location: 2703 Ashe Street Durham NC 27703	Tenancy by the Entireties	J	25,000.00	38,996.03
Rental: single family home Location: 1519 S Alston Ave Durham NC 27707	Tenancy by the Entireties	J	35,000.00	48,587.94

Sub-Total >	381,800.00	(Total of this page)
-------------	-------------------	----------------------

Sheet 1 of 3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental: single family home Location: 805 Ardmore Drive Durham NC 27713	Tenancy by the Entireties	J	45,000.00	87,352.37
Rental: single family home Location: 819 Lee Street Durham NC 27703	Tenancy by the Entireties	J	27,000.00	32,385.95
Rental: single family home Location: 1102 Delano Street Durham NC 27703	Tenancy by the Entireties	J	50,000.00	68,411.16
Rental: one bedroom duplex apartment building. Location: 113 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,239.64
Rental: one bedroom duplex apartment building Location: 115 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,726.88
Rental: one bedroom duplex apartment building. Location: 117 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,726.88
Rental: one bedroom duplex apartment building. Location: 119 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,726.88
Rental: one bedroom duplex apartment building. Location: 121 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,795.77
Rental: one bedroom duplex Location: 123 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,795.77
Rental: one bedroom duplex. Location: 125 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	33,642.09
Rental: one bedroom duplex Location: 127 Dunstan Ave. Durham NC 27707	Tenancy by the Entireties	J	19,500.00	34,795.77

Sub-Total > **278,000.00** (Total of this page)Sheet 2 of 3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental: single family home Location: 1510 London Circle Durham NC 27703	Tenancy by the Entireties	J	29,500.00	36,755.83
Rental: townhouse Location: 337 Kilarney Drive Durham NC 27703	Tenancy by the Entireties	J	25,000.00	48,691.28
Rental: office space Location: 3215 Guess Rd., Ste 210 Durham NC 27705	Tenancy by the Entireties	J	17,000.00	29,545.00
Rental: single family home Location: 1020 Cook Road Durham NC 27713	Tenancy by the Entireties	J	21,000.00	31,613.67
Rental: single family home Location: 3702 Angier Ave Durham NC 27703	Tenancy by the Entireties	J	30,000.00	56,600.32
Other: mobile home and land. Location: 60 Mossy Oak Place Snow Hill NC 28580	Tenancy by the Entireties	J	8,000.00	0.00
Farm Land: undeveloped land approximately 3 acres farmland. Holds water and can not put well or septic on. Location: 180 Peace Lane Clayton NC 27520	Tenancy by the Entireties	J	6,000.00	0.00

Sub-Total > **136,500.00** (Total of this page)Total > **1,441,300.00**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: Spouse Personal bank account XXXX4020 Location: SECU PO Box 29606 Raleigh NC 27626	W	25.00
		Checking Account: checking acct Location: RBC Bank PO Box 1220 Rocky Mount NC 27802	H	100.00
		Checking Account: Custodian for Lacala and Calvin Morrison. Location: RBC Bank PO Box 1220 Rocky Mount NC 27802	H	2.00
		Savings Account: 7953 Location: SECU PO Box 29606 Raleigh NC 27626	J	26.61
		Savings Account: 4866 Location: SECU PO Box 29606 Raleigh NC 27626	W	26.21
		Savings Account: 6062 Location: SECU PO Box 29606 Raleigh NC 27626	W	27.12
		Savings Account: 7190 Location: SECU PO Box 29606 Raleigh NC 27626	W	26.72

Sub-Total > **233.66**
(Total of this page)

5 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Savings Account: 7515 Location: SECU PO Box 29606 Raleigh NC 27626	W	26.27
		Savings Account: 6238 Location: SECU PO Box 29606 Raleigh NC 27626	W	25.33
		Savings Account: 3420 Location: SECU PO Box 29606 Raleigh NC 27626	W	26.24
		Savings Account: 3591 Location: SECU PO Box 29606 Raleigh NC 27626	W	26.59
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture: 4 Bedroom Sets, 3 sofas, 2 sofa chairs, 1 single chair, kitchen table, 5 chairs, dinning room table 6 chairs, china cabinet, grandfather clock, curio Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	2,500.00
		Appliances: microwave, freezer, refrigerator, blender, toaster, crock pot, juicer, Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	450.00
		Household: China set Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	50.00
		Audio-Video: two portable stereos, 4 televisions; Good Cond. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	240.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Collectibles: figurines Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	670.00

Sub-Total > **4,014.43**
(Total of this page)

Sheet 1 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Books-Music: random books, 12 CDs and 20 DVDs Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	40.00
6. Wearing apparel.		Clothes: work boots, pants, shorts, t-shirts, slacks, ties, dress shirts, blazer, coats, sneakers, shoes. Spouse: shorts, pants tshirts, skirts, dresses, coats, shoes, sneakers. dress shoes, suits. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	500.00
7. Furs and jewelry.		Jewelry: wedding rings, self: workout watches (3) Spouse: workout watch (1) inexpensive casual watch (3) need batteries, self: necklace, spouse: necklace, Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance: \$25K Whole Life Policy. Wife and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	H	200.00
		Insurance: \$975K 20yr Term Policy with no cash value, only death benefit. Wife and children are beneficiary. This policy has No cash value Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	H	0.00
		Insurance: \$25K Whole Life Policy. Husband and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	W	200.00
		Insurance: \$975K 20 Year Term Policy. No cash value. Husband and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	W	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **1,940.00**
(Total of this page)

Sheet 2 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626	H	700.00
		Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626	W	100.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Global R&S, Inc., Value based on Assets minus Liabilities Location: 3401 Song Sparrow Drive, Wake Forest NC 27587	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **800.00**
(Total of this page)

Sheet 3 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2010 Tax Refund, estimated.	J	6,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2009 Ford Ranger pickup truck	H	6,000.00
		Auto: 2007 Lexus IS250 has 118K miles, good condition. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	W	4,000.00
		Rec Vehicle: ATV/four wheeler Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	H	300.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Sports-Hobby: treadmill, elliptical, weights, punching bag(2), stationary bike, mountain bike (2) Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	400.00

Sub-Total > **16,700.00**
(Total of this page)

Sheet 4 of 5 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.		Animals: one dog Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)

Total > **23,688.09**

(Report also on Summary of Schedules)

Sheet 5 of 5 continuation sheets attached
to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account: Spouse Personal bank account XXXX4020 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	100%	25.00
Checking Account: checking acct Location: RBC Bank PO Box 1220 Rocky Mount NC 27802	N.C. Gen. Stat. § 1-362	100%	100.00
Savings Account: 7953 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.61	26.61
Savings Account: 4866 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.21	26.21
Savings Account: 6062 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	27.12	27.12
Savings Account: 7190 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.72	26.72
Savings Account: 7515 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.27	26.27
Savings Account: 6238 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	25.33	25.33
Savings Account: 3420 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.24	26.24
Savings Account: 3591 Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1-362	26.59	26.59

B6C (Official Form 6C) (4/10) -- Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings Furniture: 4 Bedroom Sets, 3 sofas, 2 sofa chairs, 1 single chair, kitchen table, 5 chairs, dinning room table 6 chairs, china cabinet, grandfather clock, curio Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	2,500.00	2,500.00
Appliances: microwave, freezer, refrigerator, blender, toaster, crock pot, juicer, Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	450.00	450.00
Household: China set Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	50.00	50.00
Audio-Video: two portable stereos, 4 televisions; Good Cond. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	240.00	240.00
Books, Pictures and Other Art Objects; Collectibles Collectibles: figurines Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(2)	670.00	670.00
Books-Music: random books, 12 CDs and 20 DVDs Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	40.00	40.00
Wearing Apparel Clothes: work boots, pants, shorts, t-shirts, slacks, ties, dress shirts, blazer, coats, sneakers, shoes. Spouse: shorts, pants tshirts, skirts, dresses, coats, shoes, sneakers. dress shoes, suits. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(4)	500.00	500.00
Furs and Jewelry Jewelry: wedding rings, self: workout watches (3) Spouse: workout watch (1) inexpensive casual watch (3) need batteries, self: necklace, spouse: neckalace, Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Const. Art. X § 1	1,000.00	1,000.00
Interests in Insurance Policies Insurance: \$25K Whole Life Policy. Wife and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)	100%	200.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Insurance: \$25K Whole Life Policy. Husband and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1C-1601(a)(9)	100%	700.00
Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626	N.C. Gen. Stat. § 1C-1601(a)(9)	100%	100.00
Other Contingent and Unliquidated Claims of Every Nature			
2010 Tax Refund, estimated.	N.C. Gen. Stat. § 1C-1601(a)(2)	6,000.00	6,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
Rec Vehicle: ATV/four wheeler Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(2)	300.00	300.00
Machinery, Fixtures, Equipment and Supplies Used in Business			
Sports-Hobby: treadmill, elliptical, weights, punching bag(2), stationary bike, mountain bike (2) Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	N.C. Gen. Stat. § 1C-1601(a)(2)	400.00	400.00

Total: **13,686.09** **13,686.09**Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

Rev. 12/2009

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINAIN THE MATTER OF:
Steven Williams
Linda Baker Williams
Debtor(s).

CASE NUMBER:

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **Steven Williams and Linda Baker Williams**, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: **(Attach additional sheets if necessary).**

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1)
-NONE-						

Debtor's Age: _____

Name of former co-owner: _____

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 0.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
-NONE-						

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 0.00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is 2.

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Appliances: microwave, freezer, refrigerator, blender, toaster, crock pot, juicer, Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	450.00	J			450.00	450.00
Audio-Video: two portable stereos, 4 televisions; Good Cond. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	240.00	J			240.00	240.00

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
Books-Music: random books, 12 CDs and 20 DVDs Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	40.00	J			40.00	40.00
Clothes: work boots, pants, shorts, t-shirts, slacks, ties, dress shirts, blazer, coats, sneakers, shoes. Spouse: shorts, pants tshirts, skirts, dresses, coats, shoes, sneakers. dress shoes, suits. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	500.00	J			500.00	500.00
Furniture: 4 Bedroom Sets, 3 sofas, 2 sofa chairs, 1 single chair, kitchen table, 5 chairs, dining room table 6 chairs, china cabinet, grandfather clock, curio Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	2,500.00	J			2,500.00	2,500.00
Household: China set Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	50.00	J			50.00	50.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 3,780.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
Insurance: \$25K Whole Life Policy. Wife and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	200.00

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
Insurance: \$25K Whole Life Policy. Husband and children are beneficiary. Location: Southern Farm Bureau Life Ins PO Box 78 Jackson MS 39205	200.00

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity
-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
2010 Tax Refund, estimated.	6,000.00	J			6,000.00	6,000.00
Collectibles: figurines Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	670.00	J			670.00	670.00
Rec Vehicle: ATV/four wheeler Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	300.00	H			300.00	300.00
Sports-Hobby: treadmill, elliptical, weights, punching bag(2), stationary bike, mountain bike (2) Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	400.00	J			400.00	400.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 7,370.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number
Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626

Type of Account\Location of Account\Last Four Digits of Account Number
Retirement: IRA Location: SECU PO Box 29606 Raleigh NC 27626

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary
-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number
-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds
-NONE-

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

VALUE CLAIMED AS EXEMPT: \$ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

a.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	100.00
b.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	25.00
c.	Constitutional personal property ("wild card") exemption, N.C. Const. Art. X § 1	1,000.00
d.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.24
e.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.59
f.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.21
g.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	27.12
h.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	25.33
i.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.72
j.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.27

k.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	26.61
----	---	-------

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-	
--------	--

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

-NONE-	
--------	--

18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
WellsFargo Dealer Services	Car Loan	18,167.56	Auto: 2007 Lexus IS250 has 118K miles, good condition. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	4,000.00	0.00
Santandar Consumer	Car Loan	9,839.11	Auto: 2009 Ford Ranger pickup truck	6,000.00	0.00
Wachovia Bank	First Mortgage	34,797.00	Rental: brick duplex (one bedroom, one bath) Location: 912 N Guthrie Ave Durham NC 27703	16,000.00	0.00
Bank of America	First Mortgage	81,229.70	Rental: brick duplex apartment building Location: 808 North Street Durham NC 27701	25,000.00	0.00

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
Bank of America	First Mortgage	81,300.63	Rental: brick duplex apt building Location: 806 North Street Durham NC 27701	25,000.00	0.00
Saxon Mortgage	First Mortgage	106,064.96	Rental: brick quad Location: 2223 S Roxboro Street Durham NC 27707	65,400.00	0.00
Bank of America	First Mortgage	35,647.00	Rental: brick single family home Location: 1615 Greenbriar Street Durham NC 27701	30,000.00	0.00
Bank of America	First Mortgage	35,647.00	Rental: brick single family home. Location: 1617 Greenbriar Street Durham NC 27701	30,000.00	0.00
Midland Mortgage	First Mortgage	48,126.00	Rental: condo Location: 5529C Hornaday Road Greensboro NC 27409	45,000.00	0.00
Wachovia Bank	First Mortgage	103,687.69	Rental: four plex apt building Location: 1203 Hearthside Street Durham NC 27707	47,000.00	0.00
State Employees Credit Union	First Mortgage	29,545.00	Rental: office space Location: 3215 Guess Rd., Ste 210 Durham NC 27705	17,000.00	0.00
Bank of America	First Mortgage	79,908.00	Rental: one bedroom duplex apt building. Location: 1013 Clarendon Street Durham NC 27701	25,000.00	0.00
State Employees Credit Union	First Mortgage	34,239.64	Rental: one bedroom duplex apartment building. Location: 113 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	34,726.88	Rental: one bedroom duplex apartment building Location: 115 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	34,726.88	Rental: one bedroom duplex apartment building. Location: 117 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	34,726.88	Rental: one bedroom duplex apartment building. Location: 119 Dunstan Ave. Durham NC 27707	19,500.00	0.00

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
State Employees Credit Union	First Mortgage	34,795.77	Rental: one bedroom duplex apartment building. Location: 121 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	34,795.77	Rental: one bedroom duplex Location: 123 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	33,642.09	Rental: one bedroom duplex. Location: 125 Dunstan Ave. Durham NC 27707	19,500.00	0.00
State Employees Credit Union	First Mortgage	34,795.77	Rental: one bedroom duplex Location: 127 Dunstan Ave. Durham NC 27707	19,500.00	0.00
Bank of America	First Mortgage	99,808.00	Rental: quad Location: 2207 S Roxboro Street Durham NC 27707	65,400.00	0.00
WellsFargo Bank	First Mortgage	54,618.65	Rental: single family home Location: 2403 Stephenson Street Durham NC 27701	25,000.00	0.00
Bank of America	First Mortgage	50,852.00	Rental: single family home Location: 2216 Lafayette Street Durham NC 27701	25,000.00	0.00
Bank of America	First Mortgage	29,706.00	Rental: single family home. Location: 1006 Spruce Street Durham NC 27707	25,000.00	0.00
CitiMortgage	First Mortgage	42,915.61	Rental: single family home. Location: 609 Bacon Street Durham NC 27701	27,000.00	0.00
Bank of America	First Mortgage	45,437.00	Rental: single family home Location: 608 Bacon Street Durham NC 27703	27,000.00	0.00
Bank of America	First Mortgage	51,079.72	Rental: single family home. Location: 606 Bacon Street Durham NC 27703	27,000.00	0.00
State Employees Credit Union	First Mortgage	43,551.39	Rental: single family home Location: 610 Bacon Street Durham NC 27703	27,000.00	0.00

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
State Employees Credit Union	First Mortgage	45,255.84	Rental: single family home Location: 1200 N Guthrie Ave Durham NC 27703	15,000.00	0.00
State Employees Credit Union	First Mortgage	38,996.03	Rental: single family home Location: 2703 Ashe Street Durham NC 27703	25,000.00	0.00
State Employees Credit Union	First Mortgage	48,587.94	Rental: single family home Location: 1519 S Alston Ave Durham NC 27707	35,000.00	0.00
State Employees Credit Union	First Mortgage	87,352.37	Rental: single family home Location: 805 Ardmore Drive Durham NC 27713	45,000.00	0.00
State Employees Credit Union	First Mortgage	32,385.95	Rental: single family home Location: 819 Lee Street Durham NC 27703	27,000.00	0.00
State Employees Credit Union	First Mortgage	68,411.16	Rental: single family home Location: 1102 Delano Street Durham NC 27703	50,000.00	0.00
State Employees Credit Union	First Mortgage	36,755.83	Rental: single family home Location: 1510 London Circle Durham NC 27703	29,500.00	0.00
State Employees Credit Union	First Mortgage	31,613.67	Rental: single family home Location: 1020 Cook Road Durham NC 27713	21,000.00	0.00
State Employees Credit Union	First Mortgage	56,600.32	Rental: single family home Location: 3702 Angier Ave Durham NC 27703	30,000.00	0.00
State Employees Credit Union	First Mortgage	48,691.28	Rental: townhouse Location: 337 Kilarney Drive Durham NC 27703	25,000.00	0.00
Bank of America Bank of America	First Mortgage Second Mortgage	408,292.00 110,307.87	Residence: single family home Location: 3401 Song Sparrow Drive Wake Forest, NC 27587	395,000.00	0.00

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **Steven Williams and Linda Baker Williams**, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 9 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: **September 17, 2011**

/s/ Steven Williams
Steven Williams
Debtor

/s/ Linda Baker Williams
Linda Baker Williams
Joint Debtor

B6D (Official Form 6D) (12/07)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx7248			10/01/2007					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Residence: single family home Location: 3401 Song Sparrow Drive Wake Forest, NC 27587					
			Value \$ 395,000.00				408,292.00	13,292.00
Account No. xxxxx7256			10/01/2007					
Bank of America PO Box 15227 Wilmington, DE 19886		H	Second Mortgage Residence: single family home Location: 3401 Song Sparrow Drive Wake Forest, NC 27587					
			Value \$ 395,000.00				110,307.87	110,307.87
Account No. xxxxx6920			06/14/2006					
Bank of America PO Box 15227 Wilmington, DE 19886		H	First Mortgage Rental: single family home Location: 2216 Lafayette Street Durham NC 27701					
			Value \$ 25,000.00				50,852.00	25,852.00
Account No. xxxxx2164			10/24/2002					
Bank of America PO Box 15227 Wilmington, DE 19886		H	First Mortgage Rental: brick single family home Location: 1615 Greenbriar Street Durham NC 27701					
			Value \$ 30,000.00				35,647.00	5,647.00
Subtotal							605,098.87	155,098.87
(Total of this page)								

8 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx4549			10/24/2002					
Bank of America PO Box 15227 Wilmington, DE 19886		H	First Mortgage Rental: brick single family home. Location: 1617 Greenbriar Street Durham NC 27701					
			Value \$ 30,000.00				35,647.00	5,647.00
Account No. xxxxx5081			11/24/2002					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: single family home. Location: 1006 Spruce Street Durham NC 27707					
			Value \$ 25,000.00				29,706.00	4,706.00
Account No. xxxxx6916			06/14/2006					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: one bedroom duplex apt building. Location: 1013 Clarendon Street Durham NC 27701					
			Value \$ 25,000.00				79,908.00	54,908.00
Account No. xx8116			02/01/2002					
Bank of America PO Box 15222 Wilmington, DE 19886		W	First Mortgage Rental: single family home Location: 608 Bacon Street Durham NC 27703					
			Value \$ 27,000.00				45,437.00	18,437.00
Account No. xxxx7749			07/31/2006					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: single family home. Location: 606 Bacon Street Durham NC 27703					
			Value \$ 27,000.00				51,079.72	24,079.72
Subtotal							241,777.72	107,777.72
(Total of this page)								

Sheet 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxx4092			10/29/2002					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: brick duplex apartment building Location: 808 North Street Durham NC 27701					
			Value \$ 25,000.00				81,229.70	56,229.70
Account No. xxxx4047			10/29/2002					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: brick duplex apt building Location: 806 North Street Durham NC 27701					
			Value \$ 25,000.00				81,300.63	56,300.63
Account No. xxxxx7479			07/31/2006					
Bank of America PO Box 15222 Wilmington, DE 19886		H	First Mortgage Rental: quad Location: 2207 S Roxboro Street Durham NC 27707			X		
			Value \$ 65,400.00				99,808.00	34,408.00
Account No. xxxxxxx2858			06/16/2002					
CitiMortgage PO Box 183040 Columbus, OH 43218		W	First Mortgage Rental: single family home. Location: 609 Bacon Street Durham NC 27701					
			Value \$ 27,000.00				42,915.61	15,915.61
Account No. xxxx0088			03/21/1997					
Midland Mortgage PO Box 268888 Oklahoma City, OK 73126		W	First Mortgage Rental: condo Location: 5529C Hornaday Road Greensboro NC 27409					
			Value \$ 45,000.00				48,126.00	3,126.00
Subtotal							353,379.94	165,979.94
(Total of this page)								

Sheet **2** of **8** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxx1965			01/01/2011					
Santandar Consumer PO Box 660633 Dallas, TX 75266		H	Car Loan Auto: 2009 Ford Ranger pickup truck					
			Value \$ 6,000.00				9,839.11	3,839.11
Account No. xxxxxx1909			08/16/2006					
Saxon Mortgage PO Box 161489 Fort Worth, TX 76161		H	First Mortgage Rental: brick quad Location: 2223 S Roxboro Street Durham NC 27707			X		
			Value \$ 65,400.00				106,064.96	40,664.96
Account No. xxxx20-90			06/10/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 610 Bacon Street Durham NC 27703					
			Value \$ 27,000.00				43,551.39	16,551.39
Account No. xxxxx91-90			10/04/2002					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 1200 N Guthrie Ave Durham NC 27703					
			Value \$ 15,000.00				45,255.84	30,255.84
Account No. xxxxx53-92			11/30/2001					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 2703 Ashe Street Durham NC 27703					
			Value \$ 25,000.00				38,996.03	13,996.03
Subtotal							243,707.33	105,307.33
(Total of this page)								

Sheet **3** of **8** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx91-92			11/26/2003					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 1519 S Alston Ave Durham NC 27707					
			Value \$ 35,000.00				48,587.94	13,587.94
Account No. xxxxx38-90			03/18/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 805 Ardmore Drive Durham NC 27713					
			Value \$ 45,000.00				87,352.37	42,352.37
Account No. xxxxx38-91			04/13/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 819 Lee Street Durham NC 27703					
			Value \$ 27,000.00				32,385.95	5,385.95
Account No. xxxxx38-92			05/04/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 1102 Delano Street Durham NC 27703					
			Value \$ 50,000.00				68,411.16	18,411.16
Account No. xxxxxx20-92			07/28/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex apartment building Location: 115 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,726.88	15,226.88
Subtotal							271,464.30	94,964.30
(Total of this page)								

Sheet **4** of **8** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxx20-91			07/28/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex apartment building. Location: 113 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,239.64	14,739.64
Account No. xxxxxx66-90			07/28/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex apartment building. Location: 117 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,726.88	15,226.88
Account No. xxxxxx66-91			07/28/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex apartment building. Location: 119 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,726.88	15,226.88
Account No. xxxxxx66-92			08/30/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex apartment building. Location: 121 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,795.77	15,295.77
Account No. xxxxxx62-90			08/30/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex Location: 123 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,795.77	15,295.77
Subtotal							173,284.94	75,784.94
(Total of this page)								

Sheet 5 of 8 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx62-91			08/30/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex. Location: 125 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				33,642.09	14,142.09
Account No. xxxxx62-92			08/30/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: one bedroom duplex Location: 127 Dunstan Ave. Durham NC 27707					
			Value \$ 19,500.00				34,795.77	15,295.77
Account No. xxxxx90-90			10/29/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 1510 London Circle Durham NC 27703					
			Value \$ 29,500.00				36,755.83	7,255.83
Account No. xxxxx90-92			11/01/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: townhouse Location: 337 Kilarney Drive Durham NC 27703					
			Value \$ 25,000.00				48,691.28	23,691.28
Account No. xxxxx90-91			10/22/2004					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: office space Location: 3215 Guess Rd., Ste 210 Durham NC 27705					
			Value \$ 17,000.00				29,545.00	12,545.00
Subtotal							183,429.97	72,929.97
(Total of this page)								

Sheet 6 of 8 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx15-90			03/17/2005					
State Employees Credit Union PO Box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 1020 Cook Road Durham NC 27713					
			Value \$ 21,000.00				31,613.67	10,613.67
Account No. xxxxx53-90			01/28/2005					
State Employees Credit Union PO box 29606 Raleigh, NC 27626		W	First Mortgage Rental: single family home Location: 3702 Angier Ave Durham NC 27703					
			Value \$ 30,000.00				56,600.32	26,600.32
Account No. xxxx3198			12/24/2007					
Wachovia Bank PO Box 105693 Atlanta, GA 30348		J	First Mortgage Rental: brick duplex (one bedroom, one bath) Location: 912 N Guthrie Ave Durham NC 27703					
			Value \$ 16,000.00				34,797.00	18,797.00
Account No. xxxx0921			12/27/2007					
Wachovia Bank PO Box 105693 Atlanta, GA 30348		J	First Mortgage Rental: four plex apt building Location: 1203 Hearthside Street Durham NC 27707					
			Value \$ 47,000.00				103,687.69	56,687.69
Account No. xxxxxxxxxx1998			12/01/2002					
WellsFargo Bank PO Box 536205 Atlanta, GA 30353		J	First Mortgage Rental: single family home Location: 2403 Stephenson Street Durham NC 27701					
			Value \$ 25,000.00				54,618.65	29,618.65
Subtotal							281,317.33	142,317.33
(Total of this page)								

Sheet **7** of **8** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx1721			06/01/2009					
WellsFargo Dealer Services PO Box 25341 Santa Ana, CA 92799			Car Loan Auto: 2007 Lexus IS250 has 118K miles, good condition. Location: 3401 Song Sparrow Drive Wake Forest, NC 27587					
			Value \$ 4,000.00				18,167.56	14,167.56
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							18,167.56	14,167.56
Total (Report on Summary of Schedules)							2,371,627.96	934,327.96

Sheet **8** of **8** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. xxx6541				01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			J	Property Tax					0.00
								551.89	551.89
Account No. xxx7328				01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			J	Property Tax					0.00
								521.36	521.36
Account No. xxx4625				01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			J	Property Tax					0.00
								1,064.55	1,064.55
Account No. xxx8768				01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			J	Property Tax					0.00
								782.04	782.04
Account No. xxx2177				01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			J	Property Tax					0.00
								1,072.64	1,072.64
Subtotal									0.00
(Total of this page)								3,992.48	3,992.48

Sheet **1** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT ENTITLED TO PRIORITY
Account No. xxx7213		J	01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			Property Tax					0.00
								860.24
Account No. xxx2347		J	01/01/2011					
Durham County Tax Collector PO Box 30090 Durham, NC 27702			Property Tax					0.00
								1,468.65
Account No. x9357		W	01/01/2011					
Greene County Tax Collector PO Box 482 Snow Hill, NC 28580			Property Tax					0.00
								631.88
Account No. xxxxxx1781		J	01/01/2011					
Johnston County Tax Collector PO Box 451 Smithfield, NC 27577			Property Tax					0.00
								356.42
Account No. xxxxx5992		J	01/01/2011					
NC Dept of Revenue Office Serv. Div, Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168			Payroll Tax					0.00
								36.00
Subtotal								0.00
(Total of this page)							3,353.19	3,353.19

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Sheet **2** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. xx-x9-672 NC Employment Security Commission PO Box 25903 Raleigh, NC 27611		J	01/01/2011 Payroll Tax				186.35	0.00 186.35
Account No. xx-xxx9904 United States Treasury PO Box 173788 Denver, CO 80217		J	01/01/2011 Payroll Tax				389.69	0.00 389.69
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							576.04	0.00 576.04
Total (Report on Summary of Schedules)							7,921.71	0.00 7,921.71

Sheet **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx6895 American Express PO Box 297871 Fort Lauderdale, FL 33329		W	02/01/2005 Credit Card used in Business			X	11,756.00
Account No. xx8902 Belk PO Box 981491 El Paso, TX 79998		W	08/01/2000 Charge Card				1,158.00
Account No. xxxxxxx2785 CBNA PO Box 6497 Sioux Falls, SD 57117		H	08/01/2007 Successor in interest to Home Depot			X	8,111.00
Account No. xxxxxxxxxxx0733 Chase PO Box 15298 Wilmington, DE 19850		W	09/01/2007 Credit Card			X	11,077.00
Subtotal (Total of this page)							32,102.00

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx0028 Coastal Federal Credit Union PO Box 58429 PO Box 58429 Raleigh, NC 27658	W	03/01/2002 Credit Card				8,799.00
Account No. x0842 Harrington Bank PO Box 2233 Chapel Hill, NC 27515	X H	11/07/2006 Personal Guarantee on Global R&S Note				36,237.15
Account No. x8184 Harrington Bank PO Box 2233 Chapel Hill, NC 27515	X J	04/20/2005 Personal Guarantee on Global R&S Note				29,109.52
Account No. x2020 Harrington Bank PO Box 2233 Chapel Hill, NC 27515	X J	03/19/2007 Personal Guarantee on Global R&S Note				43,616.54
Account No. x5362 Harrington Bank PO Box 2233 Chapel Hill, NC 27515	X J	05/16/2008 Personal Guarantee on Global R&S Note				38,968.64
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 156,730.85

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. 0012	X	J	10/29/2008 Personal Guarantee on Global R&S Note					63,924.42
Harrington Bank PO Box 2233 Chapel Hill, NC 27515								
Account No. x8291	X	J	05/12/2005 Personal Guarantee on Global R&S Note					34,624.16
Harrington Bank PO Box 2233 Chapel Hill, NC 27515								
Account No. x1311	X	J	12/20/2006 Personal Guarantee on Global R&S Note					67,580.61
Harrington Bank PO Box 2233 Chapel Hill, NC 27515								
Account No. xxxxxxXXXX		H	01/01/2004 Charge Card used for Business expenses.					8,808.00
Home Depot (Midland Credit) 8875 Aero Drive San Diego, CA 92123								
Account No. xxxx6092		W	03/01/2008 Charge Card					0.00
Kohls N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051								
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			174,937.19

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx9886 Lowe's PO Box 103065 Roswell, GA 30076	H	10/01/1996 Charge Card used for Business expenses.				4,670.00
Account No. xx3763 Midland Credit (for Lowes) 8875 Aero Drive San Diego, CA 92123	H	12/01/2010 Sucessor in interest to Lowes card.			X	6,416.00
Account No. Monica Baker 60 Mossy Oak Place Snow Hill, NC 28580	W	1 Feb 2002 Mobile Home and Lot purchase	X			8,000.00
Account No. Nathaniel Williams 925 Government Road Clayton, NC 27520	J	Jan 2010 Settlement with Clayton land.	X			Unknown
Account No. xxxxxxxxxxxx4428 NCB (for HSBC/Retail srvs) PO Box 1099 Langhorne, PA 19047	W	01/01/2008 Charge Card				4,516.49
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 23,602.49

B6F (Official Form 6F) (12/07) - Cont.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx1995 Sallie Mae PO Box 9500 Wilkes Barre, PA 18773			W	01/01/1996 Student Loan				14,195.00
Account No. 2934 State Employees Credit Union 1131 Slater Rd Durham, NC 27703			H	03/01/2001 Credit Card				8,314.55
Account No. 2249 State Employees Credit Union 1131 Slater Rd Durham, NC 27703			W	03/01/2001 Credit Card				7,875.55
Account No. xxxxxxxxxxxxxx3911 Toro PO Box 960061 Orlando, FL 32896			H	12/01/2007 Charge Account for purchase of lawnmower.				5,117.08
Account No. xxx3054 Wake Med Hospitals PO Box 751847 Charlotte, NC 28275			J	8/25/2008 Medical				1,071.68
Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 36,573.86
Total (Report on Summary of Schedules)								423,946.39

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Andreine Vega 912 N Guthrie Ave Apt A Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Angel Burgos 819 Lee Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Ashley Gonzalez 2223 S Roxboro St Apt D Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Barbara Person 806 North Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Belinda Harris 1102 Delano Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Berecia Golphin 337 Kilarney Drive Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Candida Lassiter 2207 S Roxboro Street Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Clifford Mayes 113 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
D'Aundre Howard 608 Bacon Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Darrell Anderson 2207 S Roxboro Street Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Donna Mercer 1615 Greenbriar Street Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Doris Caldwell 5529-C Hornaday Road Greensboro, NC 27409	Debtors are Lessor in residential lease agreement.
Elizabeth Vosburgh 113 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Enrique Rivas 1519 S Alston Ave Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Ernestine Pratt 127 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Felicia Waller 2703 Ashe Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Flavia Tenerio 1203 Hearthside Street Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Franklin Ragland 1203 Hearthside St Apt C Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Gail Parker 2223 S Roxboro St Apt B Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Habdo Hafeed 912 N Guthrie Ave Apt B Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Isaiah Carver 1013 Clarendon Street Apt A Durham, NC 27701	Debtors are Lessor in residential lease agreement.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
James Newman 119 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Julia Johnson 127 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Kathy Person 808 North Street Apt A Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Kenneth Barlow 119 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Latifah Harrington 1117 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Lawrence Jones 2223 S Roxboro St Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Lensy Gill 606 Bacon Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Listine Bonner 1200 N Guthrie Ave Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Luis Felipe 1013 Clarendon Street Apt B Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Manuel Portillo 1006 Spruce Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Michael McBryde 121 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Nathan Holt 117 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Paul Turner 123 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Pauline Horne 1020 Cook Road Durham, NC 27713	Debtors are Lessor in residential lease agreement.
Rebekah Rushing 1617 Greenbriar Street Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Richmond Dunn 115 Dunstan Ave Apt A Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Ricky Street 2403 Stephenson Street Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Rosalyn Doughtry 610 Bacon Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Ruby Toomer 2207 S Roxboro St Apt C Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Sabrielo Castillo 2216 Lafayette Street Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Shamire Simms 2223 S Roxboro St Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Shelli Monroe 609 Bacon Street Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Stephen Gavin 125 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.

Sheet 3 of 4 continuation sheets attached to the Schedule of Executory Contracts and Unexpired Leases

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(Continuation Sheet)

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Tameka McNeill 1307 Hearthside Ave Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Tanisha Jackson 3702 Angier Ave Durham, NC 27703	Debtors are Lessor in residential lease agreement.
Thomas Harris 1510 London Circle Durham, NC 27701	Debtors are Lessor in residential lease agreement.
Tymont Knight 115 Dunstan Ave Apt B Durham, NC 27707	Debtors are Lessor in residential lease agreement.
Vincent Brown 2207 S Roxboro Street Apt D Durham, NC 27707	Debtors are Lessor in residential lease agreement.

B6H (Official Form 6H) (12/07)

In re **Steven Williams,
Linda Baker Williams**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515
Global R&S, Inc. P.O. Box 11816 Durham, NC 27703	Harrington Bank PO Box 2233 Chapel Hill, NC 27515

0

____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

Steven Williams

In re Linda Baker Williams

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): son son	AGE(S): 5 7
Employment:	DEBTOR	SPOUSE
Occupation	Owner	co-owner
Name of Employer	Global R and S, Inc	Global R&S Inc
How long employed	15 Years, 0 Months	10 Years, 0 Months
Address of Employer	PO Box 11816 Durham, NC 27703	PO Box 11816 Durham, NC 27703

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance (Specify): _____

12. Pension or retirement income

13. Other monthly income (Specify): _____

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Rental income Change: Already this year we have had about a \$1500 decrease in income due to tenants not paying as agreed. Increased collection costs and maintenance.

B6J (Official Form 6J) (12/07)

Steven Williams

In re Linda Baker Williams

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>3,057.32</u>
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>	
b. Is property insurance included?	Yes <u>X</u> No <u> </u>	
2. Utilities:		\$ <u>275.00</u>
a. Electricity and heating fuel		\$ <u>68.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>0.00</u>
d. Other		\$ <u>60.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>450.00</u>
4. Food		\$ <u>150.00</u>
5. Clothing		\$ <u>15.00</u>
6. Laundry and dry cleaning		\$ <u>0.00</u>
7. Medical and dental expenses		\$ <u>0.00</u>
8. Transportation (not including car payments)		\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>0.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify)		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other See Detailed Expense Attachment		\$ <u>441.49</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>4,516.81</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Student loan deferment ends and payments commence Oct 2011; amount: \$265.00 a month; No other prior to confirmation		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>4,438.82</u>
b. Average monthly expenses from Line 18 above		\$ <u>4,516.81</u>
c. Monthly net income (a. minus b.)		\$ <u>-77.99</u>

B6J (Official Form 6J) (12/07)

Steven WilliamsIn re **Linda Baker Williams**

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Expenditures:**

Kumon	\$	185.00
WCTKD	\$	164.50
ADT	\$	31.99
Child Haircuts (2)	\$	60.00
Total Other Expenditures	\$	441.49

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **Steven Williams
Linda Baker Williams**

Debtor(s)

Case No.

Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
45 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 17, 2011

Signature /s/ Steven Williams

Steven Williams

Debtor

Date September 17, 2011

Signature /s/ Linda Baker Williams

Linda Baker Williams

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **Steven Williams
Linda Baker Williams**

Debtor(s)

Case No.

Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$43,000.00
\$65,632.00
\$70,285.00

SOURCE
2011 YTD: Joint Dbt Rental Income
2010: Joint Dbt Rental Income
2009: Joint Dbt Rental Income

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Bank of America PO Box 15222 Wilmington, DE 19886	06/15/2011, 07/07/2011, 08/06/2011	\$8,047.06	\$408,292.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
In Re Steven Williams and Linda Williams, 11 SP 1442	Foreclosure	Durham County Special Proceedings	Hearing scheduled.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
------------------------------	---	--

10. Other transfers

None

- ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Auction Direct
7601 Glenwood Ave.
Raleigh, NC 27612
no relation

DATE
01/10/2011

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
2001 Chevrolet Corvette
Value: 15000

None

- ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

None

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Harrington Bank
5925 Farrington Road
Chapel Hill, NC 27517

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
Irrevocable Life Trust XXXX7895
Final Balance: 5

AMOUNT AND DATE OF SALE
OR CLOSING
5.00
07/27/2011

Harrington Bank
5925 Farrington Road
Chapel Hill, NC 27614

Irrevocable Life Trust XXXX7712
Final Balance: 5.42

5.42
07/27/2011

12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

Nathaniel Williams
925 Government Road
Clayton, NC 27520

DESCRIPTION AND VALUE OF PROPERTY

Farm Land: undeveloped land approximately 3 acres farmland. Holds water and can not put well or septic on. Pledged in payment for debt.

LOCATION OF PROPERTY

Location: 180 Peace Lane
Clayton NC 27520

Monica Baker
60 Mossy Oak Place
Snow Hill, NC 28580

Mobile home and land. Bought in Mrs. Williams' name in favor of sister.

Location: 60 Mossy Oak Place
Snow Hill NC 28580

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS**NAME USED****DATES OF OCCUPANCY****16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Global R&S, Inc.	56-2269904	P.O. Box 11816 Durham, NC 27703	Residential Real Property Leasing	29 June 2001 to Present

None

☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Whitstone Tax & Accounting
801 Natural Springs Ct
Fuquay Varina, NC 27526-1480

None

☐

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Whitstone Tax & Accounting

ADDRESS
**801 Natural Springs Ct
Fuquay Varina, NC 27526-1480**

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 17, 2011

Signature /s/ Steven Williams
Steven Williams
 Debtor

Date September 17, 2011

Signature /s/ Linda Baker Williams
Linda Baker Williams
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Eastern District of North Carolina

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No.

Chapter

11

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Steven Williams
Linda Baker Williams

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Steven Williams

Signature of Debtor

September 17, 2011

Date

X /s/ Linda Baker Williams

Signature of Joint Debtor (if any)

September 17, 2011

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of North Carolina**

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case No.
Chapter

11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **September 17, 2011**

/s/ Steven Williams

Steven Williams

Signature of Debtor

Date: **September 17, 2011**

/s/ Linda Baker Williams

Linda Baker Williams

Signature of Debtor

American Express
PO Box 297871
Fort Lauderdale, FL 33329

Benjamin A. Barco
Brock & Scott, PLLC
5431 Oleander Drive
Wilmington, NC 28403

Darrell Anderson
2207 S Roxboro Street
Apt A
Durham, NC 27707

Andreine Vega
912 N Guthrie Ave
Apt A
Durham, NC 27703

Berecia Golphin
337 Kilarney Drive
Durham, NC 27703

Donna Mercer
1615 Greenbriar Street
Durham, NC 27701

Angel Burgos
819 Lee Street
Durham, NC 27703

Candida Lassiter
2207 S Roxboro Street
Apt B
Durham, NC 27707

Doris Caldwell
5529-C Hornaday Road
Greensboro, NC 27409

Ashley Gonzalez
2223 S Roxboro St
Apt D
Durham, NC 27707

CBNA
PO Box 6497
Sioux Falls, SD 57117

Durham County Tax Collector
PO Box 30090
Durham, NC 27702

Bank of America
PO Box 15222
Wilmington, DE 19886

Chase
PO Box 15298
Wilmington, DE 19850

Elizabeth Vosburgh
113 Dunstan Ave
Apt A
Durham, NC 27707

Bank of America
PO Box 15227
Wilmington, DE 19886

CitiMortgage
PO Box 183040
Columbus, OH 43218

Enrique Rivas
1519 S Alston Ave
Durham, NC 27701

Barbara Person
806 North Street
Durham, NC 27703

Clifford Mayes
113 Dunstan Ave
Apt B
Durham, NC 27707

Ernestine Pratt
127 Dunstan Ave
Apt B
Durham, NC 27707

Belinda Harris
1102 Delano Street
Durham, NC 27703

Coastal Federal Credit Union
PO Box 58429
PO Box 58429
Raleigh, NC 27658

Felicia Waller
2703 Ashe Street
Durham, NC 27703

Belk
PO Box 981491
El Paso, TX 79998

D'Aundre Howard
608 Bacon Street
Durham, NC 27703

Flavia Tenerio
1203 Hearthside Street
Apt B
Durham, NC 27707

Franklin Ragland
1203 Hearthside St
Apt C
Durham, NC 27707

Johnston County Tax Collector
PO Box 451
Smithfield, NC 27577

Lowes
PO Box 103065
Roswell, GA 30076

Gail Parker
2223 S Roxboro St
Apt B
Durham, NC 27701

Julia Johnson
127 Dunstan Ave
Apt A
Durham, NC 27707

Luis Felipe
1013 Clarendon Street
Apt B
Durham, NC 27701

Greene County Tax Collector
PO Box 482
Snow Hill, NC 28580

Kathy Person
808 North Street
Apt A
Durham, NC 27701

Manuel Portillo
1006 Spruce Street
Durham, NC 27703

Habdo Hafeed
912 N Guthrie Ave
Apt B
Durham, NC 27703

Kenneth Barlow
119 Dunstan Ave
Apt A
Durham, NC 27707

Michael McBryde
121 Dunstan Ave
Apt A
Durham, NC 27707

Harrington Bank
PO Box 2233
Chapel Hill, NC 27515

Kohls
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

Midland Credit (for Lowes)
8875 Aero Drive
San Diego, CA 92123

Home Depot (Midland Credit)
8875 Aero Drive
San Diego, CA 92123

Latifah Harrington
1117 Dunstan Ave
Apt B
Durham, NC 27707

Midland Mortgage
PO Box 268888
Oklahoma City, OK 73126

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Lawrence Jones
2223 S Roxboro St
Apt B
Durham, NC 27707

Monica Baker
60 Mossy Oak Place
Snow Hill, NC 28580

Isaiah Carver
1013 Clarendon Street
Apt A
Durham, NC 27701

Lensy Gill
606 Bacon Street
Durham, NC 27703

Nathan Holt
117 Dunstan Ave
Apt A
Durham, NC 27707

James Newman
119 Dunstan Ave
Apt B
Durham, NC 27707

Listine Bonner
1200 N Guthrie Ave
Durham, NC 27703

Nathaniel Williams
925 Government Road
Clayton, NC 27520

NC Dept of Revenue
Office Serv. Div, Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

Ruby Toomer
2207 S Roxboro St
Apt C
Durham, NC 27707

State Employees Credit Union
PO Box 29606
Raleigh, NC 27626

NC Employment Security Commission
PO Box 25903
Raleigh, NC 27611

Sabrielo Castillo
2216 Lafayette Street
Durham, NC 27701

State Employees Credit Union
1131 Slater Rd
Durham, NC 27703

NCB (for HSBC/Retail srvs)
PO Box 1099
Langhorne, PA 19047

Sallie Mae
PO Box 9500
Wilkes Barre, PA 18773

Stephen Gavin
125 Dunstan Ave
Apt B
Durham, NC 27707

Paul Turner
123 Dunstan Ave
Apt B
Durham, NC 27707

Santandar Consumer
PO Box 660633
Dallas, TX 75266

Tameka McNeill
1307 Hearthside Ave
Durham, NC 27707

Pauline Horne
1020 Cook Road
Durham, NC 27713

Saxon Mortgage
PO Box 161489
Fort Worth, TX 76161

Tanisha Jackson
3702 Angier Ave
Durham, NC 27703

Rebekah Rushing
1617 Greenbriar Street
Durham, NC 27701

Secretary of the Treasury
1500 Pennsylvania Ave, N.W.
Washington, DC 20220

Thomas Harris
1510 London Circle
Durham, NC 27701

Richmond Dunn
115 Dunstan Ave
Apt A
Durham, NC 27707

Securities and Exchange Commission
Branch of Reorganization, Ste 1000
3475 Lennox Road, N.E.
Atlanta, GA 30326-1232

Toro
PO Box 960061
Orlando, FL 32896

Ricky Street
2403 Stephenson Street
Durham, NC 27701

Shamire Simms
2223 S Roxboro St
Apt B
Durham, NC 27707

Tymont Knight
115 Dunstan Ave
Apt B
Durham, NC 27707

Rosalyn Doughtry
610 Bacon Street
Durham, NC 27703

Shelli Monroe
609 Bacon Street
Durham, NC 27703

United States Treasury
PO Box 173788
Denver, CO 80217

Vincent Brown
2207 S Roxboro Street
Apt D
Durham, NC 27707

Wachovia Bank
PO Box 105693
Atlanta, GA 30348

Wake Med Hospitals
PO Box 751847
Charlotte, NC 28275

WellsFargo Bank
PO Box 536205
Atlanta, GA 30353

WellsFargo Dealer Services
PO Box 25341
Santa Ana, CA 92799

B22B (Official Form 22B) (Chapter 11) (12/10)

In re **Steven Williams**
Linda Baker Williams

Debtor(s)

Case Number:

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME																				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.																			
			Column A	Column B																
			Debtor's Income	Spouse's Income																
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 1,000.00	\$ 0.00																
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.																			
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 3,500.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a.	Gross receipts	\$ 3,500.00	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	c.	Business income	Subtract Line b from Line a		\$ 3,500.00	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 3,500.00	\$ 0.00																	
b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00																	
c.	Business income	Subtract Line b from Line a																		
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.																			
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: right;">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a.	Gross receipts	\$ 0.00	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ 0.00
		Debtor	Spouse																	
a.	Gross receipts	\$ 0.00	\$ 0.00																	
b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00																	
c.	Rent and other real property income	Subtract Line b from Line a																		
5	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00																
6	Pension and retirement income.		\$ 0.00	\$ 0.00																
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ 0.00	\$ 0.00																
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:																			
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 10%;">Debtor \$ 0.00</td> <td style="width: 10%;">Spouse \$ 0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	\$ 0.00	\$ 0.00													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																		
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.																			
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 40%;"></th> <th style="width: 10%; text-align: center;">Debtor</th> <th style="width: 10%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Debtor	Spouse	a.		\$	\$	b.		\$	\$	\$ 0.00	\$ 0.00				
		Debtor	Spouse																	
a.		\$	\$																	
b.		\$	\$																	

B22B (Official Form 22B) (Chapter 11) (12/10)

2

10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 4,500.00	\$ 0.00
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 4,500.00	

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>		
	Date: <u>September 17, 2011</u>	Signature: <u>/s/ Steven Williams</u>	
		Steven Williams	
		(Debtor)	
	Date: <u>September 17, 2011</u>	Signature: <u>/s/ Linda Baker Williams</u>	
		Linda Baker Williams	
		(Joint Debtor, if any)	